

**UNITED STATES BANKRUPTCY COURT
DISTRICT OF NEVADA**

In re: TURNER, ANGELA LYNN

Case No. 11-21828-LBR

Chapter 7

Debtor

**CHAPTER 7 TRUSTEE'S FINAL ACCOUNT AND DISTRIBUTION
REPORT CERTIFICATION THAT THE ESTATE HAS BEEN FULLY ADMINISTERED
AND APPLICATION TO BE DISCHARGED (TDR)**

LENARD E. SCHWARTZER, chapter 7 trustee, submits this Final Account, Certification that the Estate has been Fully Administered and Application to be Discharged.

1) All funds on hand have been distributed in accordance with the Trustee's Final Report and, if applicable, any order of the Court modifying the Final Report. The case is fully administered and all assets and funds which have come under the trustee's control in this case have been properly accounted for as provided by law. The trustee hereby requests to be discharged from further duties as a trustee.

2) A summary of assets abandoned, assets exempt, total distributions to claimants, claims discharged without payment, and expenses of administration is provided below:

Assets Abandoned: <u>\$3,066.34</u> <i>(without deducting any secured claims)</i>	Assets Exempt: <u>\$7,108.92</u>
Total Distribution to Claimants: <u>\$974.51</u>	Claims Discharged Without Payment: <u>\$35,307.81</u>
Total Expenses of Administration: <u>\$418.10</u>	

3) Total gross receipts of \$ 5,436.00 (see **Exhibit 1**), minus funds paid to the debtor and third parties of \$ 4,043.39 (see **Exhibit 2**), yielded net receipts of \$1,392.61 from the liquidation of the property of the estate, which was distributed as follows:

	CLAIMS SCHEDULED	CLAIMS ASSERTED	CLAIMS ALLOWED	CLAIMS PAID
SECURED CLAIMS (from Exhibit 3)	\$10,818.00	\$0.00	\$0.00	\$0.00
PRIORITY CLAIMS:				
CHAPTER 7 ADMIN. FEES AND CHARGES (from Exhibit 4)	0.00	418.10	418.10	418.10
PRIOR CHAPTER ADMIN. FEES AND CHARGES (from Exhibit 5)	0.00	0.00	0.00	0.00
PRIORITY UNSECURED CLAIMS (from Exhibit 6)	0.00	0.00	0.00	0.00
GENERAL UNSECURED CLAIMS (from Exhibit 7)	34,867.34	20,670.98	20,670.98	974.51
TOTAL DISBURSEMENTS	\$45,685.34	\$21,089.08	\$21,089.08	\$1,392.61

4) This case was originally filed under Chapter 7 on July 27, 2011.
The case was pending for 14 months.

5) All estate bank statements, deposit slips, and canceled checks have been submitted to the United States Trustee.

6) An individual estate property record and report showing the final accounting of the assets of the estate is attached as **Exhibit 8**. The cash receipts and disbursements records for each estate bank account, showing the final accounting of the receipts and disbursements of estate funds is attached as **Exhibit 9**.

Pursuant to Fed R Bank P 5009, I hereby certify, under penalty of perjury, that the foregoing report is true and correct.

Dated: 10/12/2012 By: /s/LENARD E. SCHWARTZER
Trustee

STATEMENT: This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.

**EXHIBITS TO
FINAL ACCOUNT**

EXHIBIT 1 –GROSS RECEIPTS

DESCRIPTION	UNIFORM TRAN. CODE ¹	\$ AMOUNT RECEIVED
exempt portion of tax refund	1280-000	4,043.39
2011 TAX REFUND	1224-000	1,392.61
TOTAL GROSS RECEIPTS		\$5,436.00

¹The Uniform Transaction Code is an accounting code assigned by the trustee for statistical reporting purposes.

EXHIBIT 2 –FUNDS PAID TO DEBTOR & THIRD PARTIES

PAYEE	DESCRIPTION	UNIFORM TRAN. CODE	\$ AMOUNT PAID
ANGELA TURNER	DEBTOR PORTION OF TAX REFUND	8100-002	4,043.39
TOTAL FUNDS PAID TO DEBTOR AND THIRD PARTIES			\$4,043.39

EXHIBIT 3 –SECURED CLAIMS

CLAIM NO.	CLAIMANT	UNIFORM TRAN. CODE	CLAIMS SCHEDULED (from Form 6D)	CLAIMS ASSERTED	CLAIMS ALLOWED	CLAIMS PAID
NOTFILED	Vw Credit Inc	4110-000	10,818.00	N/A	N/A	0.00
TOTAL SECURED CLAIMS			\$10,818.00	\$0.00	\$0.00	\$0.00

EXHIBIT 4 –CHAPTER 7 ADMINISTRATIVE FEES and CHARGES

PAYEE	UNIFORM TRAN. CODE	CLAIMS SCHEDULED	CLAIMS ASSERTED	CLAIMS ALLOWED	CLAIMS PAID
LENARD E. SCHWARTZER	2200-000	N/A	19.95	19.95	19.95
LENARD E. SCHWARTZER	2100-000	N/A	348.15	348.15	348.15
The Bank of New York Mellon	2600-000	N/A	25.00	25.00	25.00
The Bank of New York Mellon	2600-000	N/A	25.00	25.00	25.00

TOTAL CHAPTER 7 ADMIN. FEES AND CHARGES	N/A	\$418.10	\$418.10	\$418.10
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EXHIBIT 5 –PRIOR CHAPTER ADMINISTRATIVE FEES and CHARGES

PAYEE	UNIFORM TRAN. CODE	CLAIMS SCHEDULED	CLAIMS ASSERTED	CLAIMS ALLOWED	CLAIMS PAID
None					
TOTAL PRIOR CHAPTER ADMIN. FEES AND CHARGES	N/A	\$0.00	\$0.00	\$0.00	\$0.00

EXHIBIT 6 –PRIORITY UNSECURED CLAIMS

CLAIM NO.	CLAIMANT	UNIFORM TRAN. CODE	CLAIMS SCHEDULED (from Form 6E)	CLAIMS ASSERTED (from Proofs of Claim)	CLAIMS ALLOWED	CLAIMS PAID
None						
TOTAL PRIORITY UNSECURED CLAIMS			\$0.00	\$0.00	\$0.00	\$0.00

EXHIBIT 7 –GENERAL UNSECURED CLAIMS

CLAIM NO.	CLAIMANT	UNIFORM TRAN. CODE	CLAIMS SCHEDULED (from Form 6F)	CLAIMS ASSERTED (from Proofs of Claim)	CLAIMS ALLOWED	CLAIMS PAID
1	American InfoSource LP as agent for	7100-000	2,281.00	2,356.39	2,356.39	113.06
2	World Financial Network National Bank	7100-000	27.00	84.28	84.28	4.04
3	1st Financial Bank	7100-000	7,043.00	5,743.66	5,743.66	275.56
4	LAMAR J. WINWARD, ATTORNEY AT LAW	7100-000	8,000.00	8,817.00	8,817.00	423.01
5	UHEAA	7100-000	1,905.00	3,310.74	3,310.74	158.84
6	CAPITAL ONE, N.A.	7200-000	N/A	358.91	358.91	0.00
NOTFILED	Kenneth Eisen & Assoc	7100-000	212.00	N/A	N/A	0.00
NOTFILED	Paypal	7100-000	14.00	N/A	N/A	0.00
NOTFILED	Kohls/Capone	7100-000	1,117.00	N/A	N/A	0.00
NOTFILED	Wells Fargo Bank	7100-000	3,334.00	N/A	N/A	0.00
NOTFILED	Uheaa	7100-000	1,043.00	N/A	N/A	0.00
NOTFILED	Uheaa	7100-000	361.00	N/A	N/A	0.00
NOTFILED	Hsbc/Rs	7100-000	323.00	N/A	N/A	0.00
NOTFILED	Alphera Financial Serv	7100-000	7,662.59	N/A	N/A	0.00

NOTFILED	Center Emergency Physicians	7100-000	269.75	N/A	N/A	0.00
NOTFILED	Amex	7100-000	1,275.00	N/A	N/A	0.00
TOTAL GENERAL UNSECURED CLAIMS			\$34,867.34	\$20,670.98	\$20,670.98	\$974.51

Form 1

Individual Estate Property Record and Report

Asset Cases

Case Number: 11-21828-LBR
Case Name: TURNER, ANGELA LYNN

Trustee: (480250) LENARD E. SCHWARTZER
Filed (f) or Converted (c): 07/27/11 (f)
§341(a) Meeting Date: 08/29/11
Claims Bar Date: 06/12/12

Period Ending: 10/12/12

1 Asset Description (Scheduled And Unscheduled (u) Property) Ref. #	2 Petition/ Unscheduled Values	3 Estimated Net Value (Value Determined By Trustee, Less Liens, Exemptions, and Other Costs)	4 Property <u>Abandoned</u> OA=§554(a) DA=§554(c)	5 Sale/Funds Received by the Estate	6 Asset Fully Administered (FA)/ Gross Value of Remaining Assets
1 US BANK CHECKING ACCT X7642	68.08	0.00	DA	0.00	FA
2 WELLS FARGO CHECKING ACCT X1756	3.26	0.81	DA	0.00	FA
3 WELLS FARGO SAVINGS ACCT X0535	0.00	0.00	DA	0.00	FA
4 WELLS FARGO SAVINGS ACCT X3642-CHILD'S	0.00	0.00	DA	0.00	FA
5 FURNITURE, HOUSEHOLD GOODS	520.00	0.00	DA	0.00	FA
6 ARTWORK AND PHOTOS	50.00	0.00	DA	0.00	FA
7 CLOTHING	300.00	0.00	DA	0.00	FA
8 WATCH	50.00	0.00	DA	0.00	FA
9 TWO (2) GERBER TERM LIFE INSURANCE	0.00	0.00	DA	0.00	FA
10 2002 PONTIAC GRAND AM	2,075.00	0.00	DA	0.00	FA
11 2007 CHEVY COLORADO	0.00	0.00	DA	0.00	FA
12 2011 TAX REFUND (u) Value added by amendment filed 1/3/12 also exempted 100% of EIC	982.17	1,392.61		1,392.61	FA
12 Assets Totals (Excluding unknown values)	\$4,048.51	\$1,393.42		\$1,392.61	\$0.00

Major Activities Affecting Case Closing:

REPORT OF DISTRIBUTION

Initial Projected Date Of Final Report (TFR): July 31, 2013

Current Projected Date Of Final Report (TFR): July 6, 2012 (Actual)

Form 2

Cash Receipts And Disbursements Record

Case Number: 11-21828-LBR
Case Name: TURNER, ANGELA LYNN

Trustee: LENARD E. SCHWARTZER (480250)
Bank Name: The Bank of New York Mellon
Account: 9200-*****30-65 - Checking Account
Blanket Bond: \$3,500,000.00 (per case limit)
Separate Bond: N/A

Taxpayer ID #: **-***1777

Period Ending: 10/12/12

1 Trans. Date	2 {Ref #} / Check #	3 Paid To / Received From	4 Description of Transaction	T-Code	5 Receipts \$	6 Disbursements \$	7 Checking Account Balance
03/29/12		IRS	2011 TAX REFUND		5,436.00		5,436.00
	{12}		non exempt portion of tax refund	1,392.61 1224-000			5,436.00
			exempt portion of tax refund	4,043.39 1280-000			5,436.00
04/03/12	1001	ANGELA TURNER	DEBTOR PORTION OF TAX REFUND	8100-002		4,043.39	1,392.61
04/30/12		The Bank of New York Mellon	Bank and Technology Services Fee	2600-000		25.00	1,367.61
05/31/12		The Bank of New York Mellon	Bank and Technology Services Fee	2600-000		25.00	1,342.61
08/06/12	1002	American InfoSource LP as agent for	Dividend paid 4.79% on \$2,356.39; Claim# 1; Filed: \$2,356.39; Reference: 6920	7100-000		113.06	1,229.55
08/06/12	1003	1st Financial Bank	Dividend paid 4.79% on \$5,743.66; Claim# 3; Filed: \$5,743.66; Reference: 2085	7100-000		275.56	953.99
08/06/12	1004	LAMAR J. WINWARD, ATTORNEY AT LAW	Dividend paid 4.79% on \$8,817.00; Claim# 4; Filed: \$8,817.00; Reference:	7100-000		423.01	530.98
08/06/12	1005	UHEAA	Dividend paid 4.79% on \$3,310.74; Claim# 5; Filed: \$3,310.74; Reference: 2340	7100-000		158.84	372.14
08/06/12	1006	LENARD E. SCHWARTZER	COMBINED CHECK FOR TRUSTEE COMPENSATION, EXPENSES AND INTEREST			368.10	4.04
			Dividend paid 100.00% on \$348.15; Claim# TEEFEEES; Filed: \$348.15	348.15 2100-000			4.04
			Dividend paid 100.00% on \$19.95; Claim# TEEXPS; Filed: \$19.95	19.95 2200-000			4.04
08/06/12	1007	U.S. Bankruptcy Court	COMBINED SMALL CHECK	7100-000		4.04	0.00

ACCOUNT TOTALS	5,436.00	5,436.00	\$0.00
Less: Bank Transfers	0.00	0.00	
Subtotal	5,436.00	5,436.00	
Less: Payments to Debtors		4,043.39	
NET Receipts / Disbursements	\$5,436.00	\$1,392.61	

Form 2

Cash Receipts And Disbursements Record

Case Number: 11-21828-LBR
Case Name: TURNER, ANGELA LYNN

Trustee: LENARD E. SCHWARTZER (480250)
Bank Name: The Bank of New York Mellon
Account: 9200-*****30-65 - Checking Account
Blanket Bond: \$3,500,000.00 (per case limit)
Separate Bond: N/A

Taxpayer ID #: **-***1777
Period Ending: 10/12/12

1	2	3	4		5	6	7
Trans. Date	{Ref #} / Check #	Paid To / Received From	Description of Transaction	T-Code	Receipts \$	Disbursements \$	Checking Account Balance

Net Receipts :	5,436.00
Less Payments to Debtor :	4,043.39
Net Estate :	\$1,392.61

TOTAL - ALL ACCOUNTS	Net Receipts	Net Disbursements	Account Balances
Checking # 9200-*****30-65	5,436.00	1,392.61	0.00
	<u>\$5,436.00</u>	<u>\$1,392.61</u>	<u>\$0.00</u>